JS 44 (Rev. 12/12)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS GREGORY ALLEN	0.000	110/10/11/11/11/11/11/11/11/11/11/11/11/		DEFENDANT COLLECTION TE		, INC. d/b/a CTI			
(C) Attorneys (Firm Name	of First Listed Plaintiff <u>PF</u> XCEPT IN U.S. PLAINTIFF CA Address, and Telephone Numbe IEL, KIMMEL & SILVER! KE, AMBLER, PA 19002 88 EXT. 116	(SES)		County of Residence NOTE: Attorneys (If Known	(IN U.S. P IN LAND C THE TRAC	ed Defendant LAINTIFF CASES O ONDEMNATION C T OF LAND INVOL		E LOCAT	ION OF
II. BASIS OF JURISD	ICTION (Place an "X" in	One Box Only)	III. CIT	IZENSHIP OF PR	RINCIPAL	PARTIES (Pla	ace an "X" in One	e Box for F	laintiff
U.S. Government Plaintiff	⊠3 Federal Question (U.S. Government No.	a Party)		(For Diversity Cases Only,	PTF DEF	Incorporated or Pr of Business In T	and One Box fincipal Place		
2 U.S. Government Defendant	☐ 4 Diversity (Indicate Citizenship of	of Parties in Item III)			□ 2 □ 2 	Incorporated and F of Business In A		□ 5	□5
				zen or Subject of a oreign Country	□ 3 □ 3	Foreign Nation		□ 6	□ 6
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□ 110 Insurance □ 120 Marine □ 130 Miller Act □ 140 Negotiable Instrument □ 150 Recovery of Overpayment ∞ Enforcement of Judgment □ 151 Medicare Act □ 152 Recovery of Defaulted Student Loans (Excludes Veterans) □ 153 Recovery of Overpayment of Veteran's Benefits □ 160 Stockholders' Suits □ 190 Other Contract □ 195 Contract Product Liability □ 196 Franchise REAL PROPERTY □ 210 Land Condemnation □ 220 Foreclosure □ 230 Ront Lease & Ejectment □ 245 Tort Product Liability □ 290 All Other Real Property	PERSONAL INJURY 310 Airplane 315 Airplane Product Liability 320 Assault, Libel & Slander 330 Federal Employers' Liability 340 Marine 345 Marine Product Liability 350 Motor Vehicle 355 Motor Vehicle Product Liability 360 Other Personal Injury Medical Malpractice William Product Malpractice 440 Other Civil Rights 441 Voting 442 Employment 443 Housing/ Accommodations 445 Amer. w/Disabilities Employment 446 Amer, w/Disabilities Other 448 Education	Other:	ry - ility	LABOR The Fair Labor Standards Act Labor/Management Relations Act Relations Act Si Family and Medical Leave Act Si Family and Medical Leave Act Si Employee Retirement Income Security Act IMMIGRATION Actions Control Management Act Control Family and Medical Leave Act Con	423 With 28 U PROPE 820 Cops 830 Pater 840 Trad. 861 HIA 862 Blad 863 DBI 864 SSIE 865 RSI 870 Taxe or D 871 IRS-26 U	RTY RIGHTS rrights it emark SECURITY (1395ff) k Lung (923) C/DIWW (405(g)) D Title XVI	375 False C 400 State R 410 Antitru. 430 Banks a 450 Comme 460 Deports 470 Rackete Corrupt 480 Consun 490 Cable/S 850 Securit Exchar 890 Other S 891 Agricul 893 Enviror 895 Freedor Act 896 Arbitra 899 Admini Act/Rev	claims Act eapportion st and Bankin erce erce ation er Influer t Organiza ner Crodit Sat TV les/Comm inge litatutory A litural Acts umental M m of Infori tion strative Pt view or A t Deoiston utionality	nment ng ced and tions odities/ ections fatters mation rocedure
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VI. CAUSE OF ACTION	Cite the U.S. Civil Statu 15 U.S.C. § 1692 et seq Brief description of caus FAIR DEBT COLLEC	se:)o not cite jurisdictional sta				······································	
VII. REQUESTED IN COMPLAINT:	CHECK IF THIS IS UNDER RULE 23,		ON I	DEMAND S		HECK YES only URY DEMAND:		complai	
VIII. RELATED CASE IF ANY	E(S) (See instructions):	JUDGE			DOCKE	T NUMBER		_ _	
DATE		SIGNATURE OF AT	TORNEY OF	RECORD					
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FOR OFFICE USE ONLY		D. A. S.	/						
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UNITED STATES DISTRICT COURT

FOR THE EASTERN DISTRICT OF PENNSYLVANIA — DESIGNATION FORM to be used by counsel to indicate the category of the case for the purpose of assignment to appropriate calendar.

assignment to appropriate catendar.	
Address of Plaintiff: 7340 Pasyunk Avenue, Philadelph	ia, PA 19142
Address of Defendant: 1200 Corporate Center Drive, Su	uite 325, Monterey Park, CA 91754
Place of Accident, Incident or Transaction:	
(Use Reverse Side F	or Additional Space)
Does this civil action involve a nongovernmental corporate party with any parent corporation (Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1	77
Does this case involve multidistrict litigation possibilities?	Yes□ No. Yes□ No.
RELATED CASE, IF ANY:	
Case Number: Judge	Date Terminated:
Civil cases are deemed related when yes is answered to any of the following questions:	
1. Is this case related to property included in an earlier numbered suit pending or within on	e year previously terminated action in this court?
2. Does this case involve the same issue of fact or grow out of the same transaction as a pri	Yes□ No⊠
2. Does this case involve the same issue of fact or grow out of the same transaction as a pri- action in this court?	or suit pending or within one year previously terminated
	Yes□ No.\X
3. Does this case involve the validity or infringement of a patent already in suit or any earliest and the state of the st	TO SECURE THE SECURITY OF THE PROPERTY OF THE SECURITY OF THE
terminated action in this court?	Yes□ No. 🗗
4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil r	rights case filed by the same individual?
,	Yes□ No\\
CIVIL: (Place in one Category only)	
A. Federal Question Cases:	B. Diversity Jurisdiction Cases:
1. □ Indemnity Contract, Marine Contract, and All Other Contracts	1. □ Insurance Contract and Other Contracts
2. □ FELA	2. □ Airplane Personal Injury
3. □ Jones Act-Personal Injury	3. □ Assault, Defamation
4. □ Antitrust	4. □ Marine Personal Injury
5. □ Patent	5. Motor Vehicle Personal Injury
6. □ Labor-Management Relations	6. □ Other Personal Injury (Please specify)
7. □ Civil Rights	7. □ Products Liability
8. □ Habeas Corpus	8. □ Products Liability — Asbestos
9. □ Securities Act(s) Cases	9. □ All other Diversity Cases
10. □ Social Security Review Cases	(Please specify)
11. All other Federal Question Cases (Please specify) 15 U.S.C. § 1692 et seq.	
ARBITRATION CEI	
I, CRAIG THOR KIMMEL (Check Appropriate counsel of record do hereby counsel of record	ertify:
□ Pursuant to Local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge a	and belief, the damages recoverable in this civil action case exceed the sum of
\$150,000.00 exclusive of interest and costs; Relief other than monetary damages is sought.	
DATE: 08-10-15	57100
Attorney-at-Law	Attorney I.D.#
NOTE: A trial de novo will be a trial by jury only if	there has been compliance with F.R.C.P. 38.
I certify that, to my knowledge, the within case is not related to any case now pending	or within one year previously terminated action in this court
except as noted above.	
NATE: 00 10 15	=== 0.0
DATE: <u>08-10-15</u> Attorney-at-Law	571.00 Attorney I.D.#
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CIV. 609 (5/2012)

IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

CASE MANAGEMENT TRACK DESIGNATION FORM

	• •	CIVIL ACTION
GREGORY ALLEN	:	
COLLECTION TECHNOLOGY, IN	c.	
d/b/a CTI	:	NO.

In accordance with the Civil Justice Expense and Delay Reduction Plan of this court, counsel for plaintiff shall complete a Case Management Track Designation Form in all civil cases at the time of filing the complaint and serve a copy on all defendants. (See § 1:03 of the plan set forth on the reverse side of this form.) In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a Case Management Track Designation Form specifying the track to which that defendant believes the case should be assigned.

SELECT ONE OF THE FOLLOWING CASE MANAGEMENT TRACKS:

Telephone	FAX Number	E-Mail Address			
215-540-8888 x 116	877-788-2864	kimmel@creditlaw.cc	m		
Date	Attorney-at-law	Attorney for			
08-10-15		Plaintiff, Gregory Al	.le:	<u>a</u>	
(f) Standard Management –	Cases that do not fall into any	y one of the other tracks.	()	
commonly referred to as	Cases that do not fall into track complex and that need special ide of this form for a detailed	al or intense management by	()	
(d) Asbestos – Cases involvi exposure to asbestos.	ing claims for personal injury	or property damage from	()	
e) Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2. (()	
) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits.)	
(a) Habeas Corpus – Cases t	Habeas Corpus – Cases brought under 28 U.S.C. § 2241 through § 2255.				

(Civ. 660) 10/02

UNITED STATES DISTRICT COURT

2	EASTERN DISTRICT OF PENNSYLVANIA
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4	GREGORY ALLEN,
5	Plaintiff)
6	v.) Case No.:
7) COMPLAINT AND DEMAND FOR
8	COLLECTION TECHNOLOGY, INC.) JURY TRIAL d/b/a CTI,
9) (Unlawful Debt Collection Practices)
10	Defendant)
11	COMPLAINT
12	
13	GREGORY ALLEN ("Plaintiff"), by and through his attorneys, KIMMEI
14	& SILVERMAN, P.C., alleges the following against COLLECTION
15	TECHNOLOGY, INC. d/b/a CTI ("Defendant"):
16	INTRODUCTION
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18	1. Plaintiff's Complaint is based on the Fair Debt Collection Practices
19	Act, 15 U.S.C. § 1692 et seq. ("FDCPA").
20	JURISDICTION AND VENUE
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22	2. Jurisdiction of this court arises pursuant to 15 U.S.C. § 1692k(d),
23	which states that such actions may be brought and heard before "any appropriate
24	United States district court without regard to the amount in controversy," and 28
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- U.S.C. § 1331 grants this court original jurisdiction of all civil actions arising under the laws of the United States.
- 3. Defendant conducts business in the Commonwealth of Pennsylvania and as such, personal jurisdiction is established.
 - 4. Venue is proper pursuant to 28 U.S.C. § 1391(b)(2).

PARTIES

- 5. Plaintiff is a natural person residing in Philadelphia, Pennsylvania 19142.
- 6. Plaintiff is a "consumer" as that term is defined by 15 U.S.C. §1692a(3).
- 7. Defendant is a national debt collection company incorporated in the State of California with a business address located at 1200 Corporate Center Drive, Suite 325, Monterey Park, California, 91754.
- 8. Defendant is a "debt collector" as that term is defined by U.S.C. § 1692a(6), and repeatedly contacted Plaintiff in an attempt to collect a debt.
- 9. Defendant acted through its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives, and insurers.

FACTUAL ALLEGATIONS

10. At all pertinent times hereto, Defendant was hired to collect a

consumer debt and attempted to collect that debt from Plaintiff.

- 11. Defendant collects, and attempts to collect, debts incurred, or alleged to have been incurred, for personal, family, or household purposes on behalf of creditors using the U.S. Mail, telephone and/or internet.
- 12. Upon information and belief, the alleged debt Defendant was seeking to collect arose out of transactions that were primarily for personal, family, or household purposes.
- 13. Beginning in February 2015, and continuing through June 2015, Defendant contacted Plaintiff on his cellular telephone in its attempts to collect a consumer debt.
- 14. Plaintiff knows it was Defendant calling because he has spoken with individuals who have identified themselves as collectors of Defendant.
- 15. In the instances when Plaintiff would speak to Defendant, Defendant would ask Plaintiff, "Is this Gregory Allen?"
- 16. When Plaintiff would confirm his identity, Defendant would then inform Plaintiff that it was calling to collect a personal debt, but would not tell Plaintiff what the debt arose out of and who the original creditor was.
- 17. Not wanting to receive calls from Defendant, Plaintiff demanded Defendant stop calling his cellular telephone.
 - 18. Defendant heard and acknowledged Plaintiff's instructions to stop

calling him on his cellular telephone.

19. Despite knowing that Plaintiff did not want to be contacted on his cellular telephone, Defendant continued to place calls to him on his cellular telephone, on average, two (2) to three (3) times per day.

- 20. Once Defendant was advised that Plaintiff no longer wanted to be called, its only purpose in continuing to call him about the alleged debt was to annoy, abuse, or harass Plaintiff.
- 21. During other conversations with Plaintiff, Defendant threatened to take legal action against Plaintiff to recover the alleged debt.
- 22. To date, Defendant has not taken legal action against Plaintiff to recover the alleged debt.
- 23. When this statement was made, Defendant had no intention of initiating legal action against Plaintiff to recover the alleged debt.
- 24. On other occasions, Defendant has falsely represented or implied that it was an attorney or calling from an attorney's office.
 - 25. Defendant is not an attorney or an attorney's office.
- 26. Finally, within five days of its initial communication with Plaintiff, Defendant failed to send Plaintiff written notification of his rights to dispute the debt and/or to request verification, as well as his right to request the name and address of the original creditor.

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DEFENDANT VIOLATED THE FAIR DEBT COLLECTION PRACTICES ACT

COUNT I

- 27. Defendant's conduct, as detailed in the preceding paragraphs, violated 15 U.S.C. §§ 1692d and 1692d(5).
 - A debt collector violates § 1692d of the FDCPA by engaging in conduct of the natural consequence of which is to harass, oppress, or abuse any person in connection with the collection of a debt.
 - A debt collector violates § 1692d of the FDCPA by causing a b. telephone to ring or engaging any person in telephone conversation repeatedly or continuously with intent to annoy, abuse, or harass any person at the called number.
 - Here, Defendant violated §§ 1692d and 1692d(5) of the c. FDCPA by continuously contacting Plaintiff multiple times per day and continuing to call Plaintiff after being told by him to stop calling and by doing so with the intent to annoy, abuse, or harass Plaintiff.

COUNT II

Defendant's conduct, detailed in the preceding paragraphs, violated 15 28. U.S.C. §§ 1692e, 1692e(3), 1692e(5) and 1692e(10).

- a. Section 1692e of the FDCPA prohibits debt collectors from using false, deceptive, or misleading representations or means in connection with the collection of any debt.
- b. Section 1692e(3) of the FDCPA prohibits debt collectors from making the false representation or implication that any individual is an attorney or that any communication is from an attorney.
- c. Section 1692e(5) prohibits debt collectors from threatening to take any action that cannot be legally taken or that is not intended to be taken.
- d. Section 1692e(10) of the FDCPA prohibits debt collectors from using any false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer.
- e. Here, Defendant violated §§ 1692e, 1692e(3), 1692e(5) and 1692e(10) of the FDCPA when it implied that it was calling from an attorney's office and when it threatened to take legal action against Plaintiff without the intent to take such action.

COUNT III

- 29. Defendant's conduct, detailed in the preceding paragraphs, violated 15 U.S.C. §1692f.
 - a. Section 1692f of the FDCPA prohibits debt collectors from using unfair or unconscionable means to collect or attempt to collect any debt.
 - b. Here, Defendant violated § 1692f of the FDCPA when it failed to update its records to stop calling Plaintiff after being told to stop calling.

COUNT IV

- 30. Defendant's conduct, detailed in the preceding paragraphs, violated 15 U.S.C. §1692g(a).
 - a. A debt collector violates § 1692g(a) of the FDCPA by failing to send to the consumer, within five days after its initial communication with a consumer in connection with the collection of a debt, a written notice containing: (1) the amount of the debt; (2) the name of the creditor to whom the debt is owed; (3) a statement that unless the consumer, within thirty days after receipt of the notice, disputes the validity of the debt, or any portion thereof, the debt will be assumed to be valid by

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the debt collector; (4) a statement that if the consumer notifies the debt collector in writing within the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and a copy of such verification or judgment will be mailed to the consumer by the debt collector; and (5) a statement that, upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor.

b. Here, Defendant violated § 1692g of the FDCPA by failing to send written notification, within five (5) days after its initial communication with Plaintiff, advising Plaintiff of his rights to dispute the debt or request verification of the debt or providing him with the name of the original creditor and the amount of the debt.

WHEREFORE, Plaintiff, GREGORY ALLEN, respectfully prays for a judgment as follows:

> a. All actual damages suffered pursuant to 15 U.S.C. $\S1692k(a)(1);$

- b. Statutory damages of \$1,000.00 for the violation of the FDCPA pursuant to 15 U.S.C. §1692k(a)(2)(A);
- c. All reasonable attorneys' fees, witness fees, court costs and other litigation costs incurred by Plaintiff pursuant to 15 U.S.C. §1693k(a)(3); and
- d. Any other relief deemed appropriate by this Honorable Court.

DEMAND FOR JURY TRIAL

PLEASE TAKE NOTICE that Plaintiff, GREGORY ALLEN, demands a jury trial in this case.

Date: August 10, 2015

RESPECTFULLY SUBMITTED,

By: ______ CRAIG THOR KIMMEL

Attorney ID No. 57100

Kimmel & Silverman, P.C.

30 E. Butler Pike

Ambler, PA 19002 Phone: (215) 540-8888

Fax: (877) 788-2864

Email: kimmel@creditlaw.com